How to Set Up Me2Me Transfers in eBanking

This allows transfers to and from external accounts and Signal accounts in eBanking and the mobile app.

ADDING & VERIFYING A NEW ACCOUNT

This must be done in eBanking on a desktop or laptop computer.

STEP 1: Click on the **Home** tab

STEP 2: Click on **Me2Me Transfer**

STEP 3: Click **Add Account**

Type in the information for the other institution and click Submit.

Add New Me 2 Me Transfer External Account

To enroll an external account for *Me 2 Me*, complete the information at the bottom of the screen. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a deposit slip or check for that account. An example of where to find the requested information is below.

For questions, or if you need assistance with the enrollment process, please contact a Member Service Representative 301-933-9100 x298. You may also send us a secure message by clicking on the **Messages** link at the top of the page.

Example:

Memo _____
⑆080989430⑆ 00144098431⑈ 1436
Routing Number   Account Number

To enroll an external account, complete the information below. An example of where to find the Routing Number and Account Number is provided above.

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
				Checking ▾

Submit   Cancel

A verification credit of a few cents will then be sent to the external account within 1 or 2 days. You must use this amount to verify that the external account is yours.

In order to use the external account for Me 2 Me Transfers, the account must be verified.

The Credit Union will verify that you are authorized on the external account using Auto Verification as described below:

Auto verification: Your external account will be credited with a random amount within one to two business days. Once you see the credit on your external account, log back into NetTeller, go to Enrolled Accounts and key in the amount of the credit without decimal points or dollar signs. For example, if 21 cents credits your external account, you will enter 21 in the Verification Amount field. You are allowed three (3) attempts to enter the random credit amount and you will have 7 calendar days to complete this process. If you exceed the number of attempts to enter the credit or if you exceed 7 calendar days, you will need to contact the Credit Union for assistance and you may be required to start over with the verification process.

You may add another external account after clicking the Return button below.

Return

STEP 4: Please read this message carefully, as it explains the next steps in the verification process.

Before the account is verified, it will be shown as *Pending* on the Enrolled Accounts page.

Currently Enrolled Accounts

Below is a list of your currently enrolled *Me 2 Me* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact a Member Service Representative 301-933-9100 x298. You may also send us a secure message by clicking on the **Messages** link at the top of the page.

Alias:		FI Name:	Routing Number:	Account Number:	Status:		
	Checking				Verified	Edit	Delete
	Saving				Pending		Delete

signalfinancial
Federal Credit Union

STEP 5: Access the external account to identify the amount of the verification credit. Note the exact amount that was deposited. Make sure to do this within 1 or 2 days after adding the account in eBanking.

STEP 6: Log in to eBanking again, and navigate to **Enrolled Accounts**.
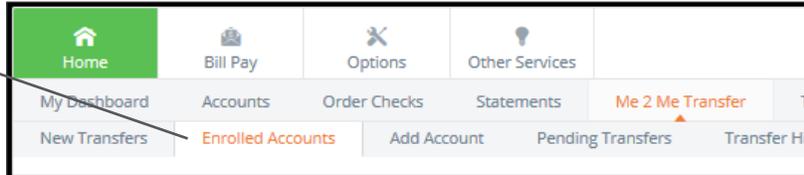
STEP 7: Enter the verification amount (no dollar sign) in the **Verification Amount** field and click **Submit**.
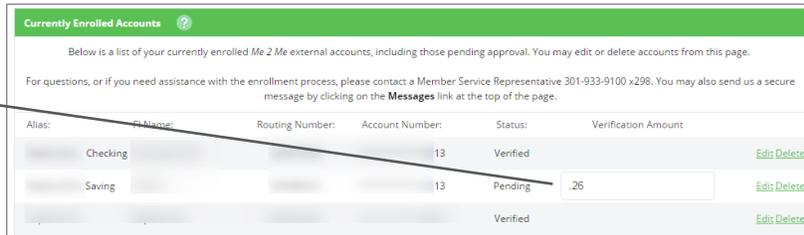
You are allowed three (3) attempts to verify the credit. After three incorrect attempts, you will need to contact Signal Member Services for assistance: 301-933-9100, ext. 298.

The account status changes to *Verified* on the **Enrolled Accounts** page.
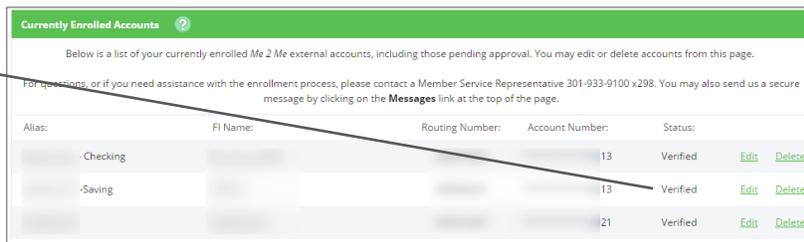
After the account is verified, you can begin establishing transfers to or from that account, in eBanking or in the mobile app.

NOTE: Verification must be completed within seven (7) calendar days of adding the external account. If you do not verify it within seven days, the account will need to be added again.

signal**financial**
Federal Credit Union

ADDING A NEW ME2ME TRANSFER

To add a new transfer in eBanking, go to **Me2Me Transfer** and navigate to **New Transfers**.

A transfer can be set up as recurring or one-time. If you choose a recurring transfer, other fields will appear for you to set the day and start and end dates. (Only one-time transfers may be initiated in the mobile app.)

Your Signal Financial accounts and verified external accounts will be shown as options in the drop-down menus.

VIEWING PENDING TRANSFERS & TRANSFER HISTORY

- One-time immediate transfers process at the next half hour processing time. Once processed, the transfer is no longer pending and does not show under Pending Transfers, and will now show up under Transfer History.

- One-time future-dated transfers are pending until the first processing time on the scheduled date (usually around 1:00 AM credit union time). Once processed, the transfer is no longer considered pending and does not show under Pending Transfers. It will now show up under Transfer History.

- Recurring transfers (displaying the next scheduled date) are pending until the transfer expires.

- Transfer History will be retained in eBanking for a period of 90 days.

signalfinancial
Federal Credit Union